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O.H.I.P., MAJOR MEDICAL, PRESCRIPTION
AND DENTAL PLANS IN ONTARIO
COLLECTIVE AGREEMENTS

April 1976

Number 16



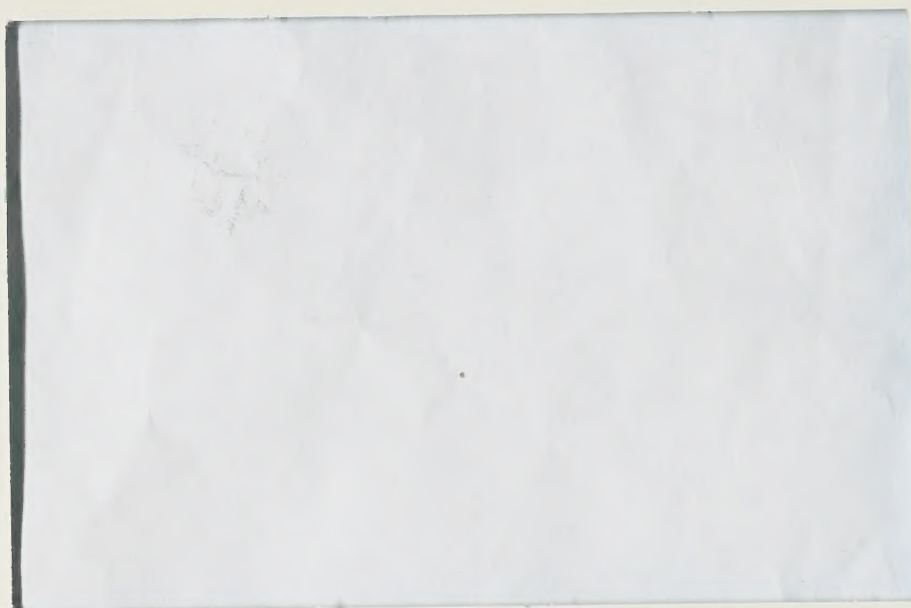
Ontario

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by

Research Branch
Ontario Ministry of Labour
August 1976

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FOREWORD

This paper is designed to give quick access to current information on the main elements of O.H.I.P., major medical, dental and prescription drug plans in Ontario collective agreements. This is the second report in the Bargaining Information Series to cover these subjects.

Detailed tables on the main provisions of the plans, broken down by industry, have been prepared to provide information that will be useful in bargaining situations. For quick reference, the tables are preceded by a summary of their contents.

The information presented was drawn from an analysis of all Ontario collective agreements covering bargaining units of 200 or more employees working in industries other than construction. As of April 1976, when the analysis was prepared, there were 890 such agreements, covering 761,551 employees, on file with the Collective Agreements Library of the Ministry of Labour.

This report was prepared by Beth Kendall Jess. For further information please call 965-6886.

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O.H.I.P.

The Ontario Health Insurance Plan is a Government-sponsored plan of basic health insurance for all residents of Ontario. This plan covers physicians' services, hospital services (standard ward), nursing homes and homes for the aged, some home care, ambulance services, dental care in a hospital, and up to a specified maximum for optometrists, chiropractors, osteopaths, and podiatrists.

As Table 1 shows, the employer contributed the full premium for O.H.I.P. in 599 agreements or 67 per cent of the 891 contracts studied, covering 60 per cent of the employees. In the remaining plans, the employer's contribution ranged from 50 to 99 per cent or was a flat dollar amount for all benefit plans including O.H.I.P.

MAJOR MEDICAL PLANS

Group health insurance plans are available through private insurance carriers to supplement this provincial health care plan. Benefits through this medium are either provided by one insurance package or by a series of a separate insured plans such as prescription drugs, vision care, dental plans. Many companies sponsor such plans to provide benefits for their employees. While some of these plans are provided unilaterally by the employer, others are negotiated with the unions. The balance of this report deals only with negotiated plans and covers major medical or extended health care plans, prescription drug plans which are not part of major medical plans and dental plans.

Major medical plans (also known as Extended Health Care plans) are provided through private insurance carriers to cover all or part of those medical expenses not covered by O.H.I.P. An analysis of the 890 agreements on file shows that 554 (62 per cent), covering 65 per cent of the employees, have provision for negotiated major medical plans which cover a wide variety of services. In the previous report on major medical plans, in April 1975, 869 agreements were analysed of which 509 (59 per cent) had provisions for major medical plans.

Generally, prescription drugs and other such options are included under the major medical umbrella, but in 156 (28 per cent) of the 554 agreements with major medical plans, prescription drugs and/or dental plans are distinct plans paid for with separate premiums and activated by different eligibility rules.

The employer pays the full premium in the majority of the major medical plans. The employee, in most instances, is responsible for paying an initial annual deduction before he can claim for reimbursement of a percentage of the covered costs above this amount. However, there is a trend toward discontinuing both the deductible and the co-insurance (repayment of less than 100 per cent of the covered costs). The employee may also be responsible for all the costs over the maximum amount allowed for each benefit period, or over his lifetime.

Employer Contribution. As table 2 shows, the employer paid the entire premium in 361 (62 per cent) of the 554 major medical plans. This was particularly prevalent in manufacturing industries where the employer paid 100 per cent of the premium in 84 per cent of the 290 manufacturing plans, compared with 44 per cent of the 264 non-manufacturing plans. These figures are relatively unchanged from the previous report.

As the following tabulation shows, in those plans where the premium was paid jointly by the employer and the employee, the employer's share ranged from 50 per cent to 90 per cent of the premium. In 35 per cent of the 264 non-manufacturing plans the employer paid 50 per cent of the premium, particularly in health and welfare and in federal administration contracts.

Per cent of Premiums Paid by Employee	Number of Plans		
	All Industries	Manufac- turing	Non-Manu- facturing
Total	193	45	148
50 per cent	111	18	93
66 2/3 per cent ...	11	2	9
70 per cent	3	2	1
75 per cent	18	3	15
80 per cent	9	7	2
85 per cent	6	4	2
90 per cent	9	1	8
Other	26	8	18

Deductible Paid by Employee. The majority of the agreements (481) required that an employee pay an initial part of his medical expenses each year before he could be reimbursed for any of these costs as shown in Table 3. The amount of this deductible varied considerably; this accounted for the large "Other" category in Table 3. One form of deductible included in this category (in 71 of the plans, 13 per cent) was a flat annual sum which was the same for both single and family

members of the insured plan.* This sum ranged from \$10 to \$100 per year.

In 400 (74 per cent) of the plans, there was one annual deductible to be satisfied by a single member of the insured plan and a greater amount to be satisfied by a family member. These deductibles ranged from \$5 to \$75 for a single member and from \$10 to \$150 for a family member. There was little discernible pattern among this variety; for example, in those plans where the deductible for the single member was \$15, the deductible for the family member might be \$20, \$25, \$30 or \$100 depending upon the plan. However, the most common combinations (as shown in Table 3) were \$25 for a single member and \$50 for a family member in 24 per cent of the plans; and \$10 for a single member and \$20 for a family member in 32 per cent of the plans. The deductible in the 51 plans (9 per cent) with the Federal Government was \$25/\$40. The family deductible need only be satisfied once each benefit year, regardless of the number of eligible members of the family covered by the plan.

In 73 of the plans (13 per cent), there was no deductible to be satisfied. The percentages in this section are relatively unchanged from the previous report.

Percentages of Expenses Reimbursed by Insurer. In 325 (59 per cent) of the 554 plans, there was no co-insurance, that is to say the insurance carrier reimbursed the employee for the total amount of his covered medical expenses after the deductible, if any, had been satisfied. This is an increase over the previous report where 225 (44 per cent) of the 509 plans had no co-insurance. This increase was mainly in the non-manufacturing sector as the following tabulation shows, especially in education, health and welfare and local administration agreements.

	<u>Per cent of Plans with no Co-insurance</u>	
	<u>April 1976</u>	<u>April 1975</u>
All Industries	59	44
Manufacturing	61	54
Non-Manufacturing	56	33

In the remaining plans, there was a co-insurance feature whereby the insurance carrier paid from 50 to 90 per cent of the covered expenses while the employee paid the balance.

* "Single" is not a reference to the marital status of the employee but refers to whether the employee is the sole member of his family to be covered or whether other individuals in his family are covered by the plan.

The most prevalent co-insurance formula (in 30 per cent of the 544 plans) was for the employee to pay 20 per cent and the insurance carrier to pay 80 per cent of the covered expenses after the employee had satisfied any deductible (previously in 40 per cent of the 509 plans). In a small number of these plans, the co-insurance was on a 50/50 basis rather than 20/80 where expenses for mental illness were concerned.

The following tabulation shows the relationship between the most common co-insurance and deductible formulae.

<u>Deductible</u>	<u>Number of Plans with Co-insurance</u>			
	<u>None</u>	<u>20/80</u>	<u>Other</u>	<u>Total</u>
None	58	5	10	73
\$25	35	10	7	52
\$10/20	149	17	7	173
\$25/40	-	51	-	51
\$25/50	52	49	29	130
Other	31	34	10	75
Total	325	166	63	554

The most frequent combination was a deductible of \$10/20 with no co-insurance (27 per cent of the plans). Most of those plans with no deductible also have no co-insurance (80 per cent); whereas most of the plans with no co-insurance do have a deductible (82 per cent).

Maximum Amount Payable. In just over half of the 554 plans (51 per cent) there was no maximum limit set upon the amount of expenses for which an employee might be reimbursed after any deductible had been satisfied.

In 272 (49 per cent) of the 554 plans, the employee was responsible for all his medical expenses in excess of a limit set in the plan. The limits varied considerably among the plans but might be grouped into two categories. The first type of limit (51 plans, 9 per cent) was a maximum amount payable per year, ranging from \$1,000 to \$15,000, with the majority (30 plans) paying a maximum of \$5,000 annually.

The second category (150 plans, 27 per cent) was a maximum amount payable over the lifetime of the individual member of the plan and this ranged from \$5,000 to \$40,000. The most common lifetime limits were \$10,000 in 60 plans and \$30,000 in 51 plans, all the latter being with the Federal Government.

In most of the remaining 71 plans where the employee must pay for any medical expenses in excess of the maximum, full details were not available; in some agreements, the plan

did not specify whether or not there was any maximum limit; in others, the amount has been specified, but not whether it was payable annually or over the employee's lifetime.

Benefits. There was a wide range of benefits covered by major medical plans, depending upon the type of plan offered and upon the insurance carrier involved. Some or all of the following expenses might be covered by the plan:

- private or semi-private coverage in hospital
- ambulance
- dental surgery following accidents
- drugs, serums, vaccines, insulin
- blood, oxygen, radio isotopes, radium therapy
- anaesthetic, x-rays, iron lung, laboratory tests
- prosthetics, remedial devices
- private nurse, physiotherapy, physician, psychologist, chiropractor, naturopath, osteopath, masseur, podiatrist, speech therapist, Christian Science healer
- convalescent hospital, nursing home
- pregnancy complications
- out-of-province costs
- "all extras not covered by O.H.I.P."

In 57 agreements, covering 44,439 employees, there were provisions that related to the cost of eyeglasses. Thirty-eight of those paid up to \$40 per insured person every 24 months. Twenty-two agreements covered hearing aids, generally providing a lifetime payment of up to \$300.

PRESCRIPTION DRUG PLANS

Many of the major medical plans cover drugs in their package of benefits. However, 48 of the 554 agreements with major medical plans and 145 of the other agreements on file have separate prescription drug plans (a total of 22 per cent of the 890 agreements studied. Sixty-eight per cent of the 193 plans are in manufacturing industries. This section of the report is concerned with these 193 separate plans.

Employer Contribution. As Table 5 shows, in 155 (80 per cent) of the 193 agreements with a prescription drug plan, the employer paid the entire premium. This was more evident in manufacturing industries where the employer paid 100 per cent of the premium in 89 per cent of the 132 manufacturing plans compared with 61 per cent of the 61 plans in non-manufacturing industries. In those plans where the premium was paid jointly by the employer and employee, the former's share ranged from 50 per cent to 90 per cent of the premium.

Deductible Paid by the Employee. Most of the 193 agreements required the employee to pay an initial part of his drug expenses before he could be reimbursed for any of these costs. Once this deductible had been satisfied, the employee was fully reimbursed for his drug expenses. As shown in Table 6, in 89 plans the employee paid a small amount ranging from 20 cents to \$1 per prescription; the most common amount, found in 68 (35 per cent) of the 193 plans, was 35¢ per prescription.

In 32 plans, the employee paid an annual deductible similar to that paid for the major medical plans. The most common form of this deductible, in 12 per cent of the 193 plans, was \$10 for a single member and \$20 for a family member.

In 72 plans, the amount of the deductible was not specified.

Type of Plan. Ninety-six of the plans state that the insurance carrier is the Ontario Blue Cross and a further 22 are covered by the Green Shield Comprehensive Drug Plan. Most of the remainder of the agreements do not name the carrier.

Depending upon the type of plan and the carrier, the employee may be reimbursed for expenses for drugs, serums, injectibles, insulin and diabetic supplies purchased on the prescription of a medical doctor or dentist. Generally, non-injectible vitamins and patent medicines are excluded from coverage.

DENTAL PLANS

Major medical plans generally cover expenses for oral surgery or dental work performed in hospital to repair teeth damaged in an accident, but they do not cover the cost of general dental care.

In 216 (24 per cent) of the 890 agreements studied, there were provisions for dental plans that reimbursed employees for dental expenses incurred outside the hospital, such as examinations, periodontics and prosthetics. While only 24 per cent of the 890 agreements had such a plan, the number of new dental plans being negotiated is increasing. Of the 216 plans, 1 becomes effective in 1978, 3 in 1977, 16 in 1976, 86 were introduced in 1975, 24 in 1974 and the remaining 86 (40 per cent) prior to that year. Dental plans of the nature described in this report may, therefore, be considered a relatively new form of employee benefit.

In the previous report on dental plans, in April 1975, 869 agreements were analysed of which 141 (16 per cent) had provisions for dental plans. The increase was mainly in

the primary metal, metal fabricating, transportation equipment, industries, education and local administration.

Employer Contribution. As Table 7 shows, in 159 (74 per cent) of the 216 agreements with a dental plan, the employer paid 100 per cent of the premiums. This is an increase over the previous year when the employer paid the full premium in 64 per cent of the plans. In those plans where the premium was paid jointly by the employer and the employee, the former's share ranged from 50 per cent to 90 per cent of the premium.

In 21 plans, covering 28,265 employees, a portion of potential cost-of-living increases was withheld from the employees to pay for part or all of the cost of the dental plan. This occurred in metal fabricating, machinery, transportation equipment, electrical products and non-metallic mineral products industries.

In 10 of the 18 wholesale and retail trade agreements, the employer contributed to the plan on a cents-per-hour basis.

Type of Dental Plan. Of the 216 plans, 86 (40 per cent) specifically state that their employees will be covered by the basic dental care Plan 7 provided by the Ontario Blue Cross. This plan reimburses the employee for the costs of examinations, fillings, extractions, anaesthesia services, preventive services and diagnostic services, up to the fee levels set out in the Ontario Dental Association Schedule of Fees for Dental Services provided by General Practitioners, less any deductible or co-insurance features that may be included in the individual contracts with the employers. Ten of the plans provided Blue Cross No. 9, 9 provided Green Shield plans, 13 mentioned Delta plans and 17 specified other carriers. The number of agreements providing the Blue Cross Dental Plan 7 was probably understated because many of the remaining 81 plans did not identify the insurer, did not specify which of the several plans offered by Blue Cross was selected, or merely said that a basic dental care plan had been introduced.

Fifteen of the dental plans featured a deductible of \$25 per annum or of \$25 for a single member and \$50 or \$75 for a family member.

In 21 plans there was a co-insurance feature which ranged from 50 per cent to 80 per cent of the covered costs of basic dental care. In a further 44 plans the amount of co-insurance depended upon the service offered. For example, in the 10 forestry agreements, the basic Blue Cross Dental Plan 7 was augmented by Rider 1 covering 100 per cent of periodontal, endodontic and surgical services, and Rider 2 which reimbursed the employee for 50 per cent of the costs of prosthetic services.

TABLE 1

Employer Contribution to O.H.I.P. in Ontario Collective Agreements,
Covering 200 or more employees, by Industry, April 1976

Industry	Total with OHIP		Proportion of Premium Paid by Employer							
			50%		51 - 99%		100%		Other	
	Agrts	Empls	Agrts	Empls	Agrts	Empls	Agrts	Empls	Agrts	Empls
All Industries	864	740,468	84	126,572	104	125,433	599	446,813	77	41,650
Manufacturing	468	299,526	15	5,569	35	19,947	366	244,794	52	29,216
Food, Beverages	43	20,333	1	200	1	651	41	19,482	-	-
Tobacco	3	1,423	-	-	-	-	3	1,423	-	-
Rubber, Plastics	18	9,761	-	-	-	-	18	9,761	-	-
Leather	9	3,107	2	450	1	660	3	1,092	3	905
Textiles	26	11,101	4	1,243	4	11,84	13	6,954	5	1,720
Knitting Mills	3	795	-	-	-	-	1	300	2	495
Clothing	6	5,278	-	-	1	200	3	1,732	2	3,346
Wood	13	3,547	-	-	1	222	10	2,868	2	457
Furniture, Fixtures	13	4,550	1	320	-	-	11	3,907	1	323
Paper	41	17,621	-	-	1	225	28	12,331	12	5,065
Printing, Publishing	10	6,156	2	1,365	-	-	4	2,432	4	2,359
Primary Metals	30	32,519	-	-	3	770	25	29,573	2	2,176
Fabricated Metals	57	20,236	-	-	4	1,073	49	16,999	4	2,164
Machinery	26	16,083	-	-	2	784	23	14,948	1	351
Transportation Equip	59	83,493	1	325	1	338	56	82,626	1	204
Electrical Products	56	38,856	2	519	9	10,830	42	23,917	3	3,590
Non-Metallic Minerals	19	8,921	-	-	3	871	16	8,050	-	-
Petroleum, Oil	3	1,347	1	797	-	-	-	-	2	550
Chemicals	15	6,777	1	350	3	1,176	8	2,665	3	2,586
Miscellaneous Mfg.....	18	7,622	-	-	1	963	12	3,734	5	2,925
Non-Manufacturing	396	440,942	69	121,003	69	105,486	233	202,019	25	12,434
Forestry	12	6,177	-	-	-	-	1	1,150	11	5,027
Mining, Quarrying	19	25,339	1	420	2	831	16	24,088	-	-
Transportation	31	47,272	14	24,713	-	-	12	18,498	5	4,061
Storage	2	1,925	-	-	2	1,925	-	-	-	-
Communications	8	33,248	-	-	3	3,707	5	29,541	-	-
Electric, Gas, Water	14	19,635	-	-	-	-	14	19,635	-	-
Wholesale Trade	5	1,556	-	-	-	-	5	1,556	-	-
Retail Trade	17	34,832	-	-	1	2,500	16	32,332	-	-
Finance, Insurance, Real Estate.....	1	501	-	-	-	-	1	501	-	-
Education.....	55	26,430	-	-	28	15,776	26	10,259	1	395
Health, Welfare	99	37,886	-	-	27	11,987	71	25,649	1	250
Recreational Services	1	234	-	-	-	-	1	234	-	-
Management Services	7	2,659	-	-	-	-	2	537	5	2,122
Personal Services	16	7,279	4	2,799	-	-	10	3,901	2	579
Miscellaneous Services ...	1	321	-	-	-	-	1	321	-	-
Federal Admin.....	50	93,071	50	93,071	-	-	-	-	-	-
Provincial Admin.....	6	68,760	-	-	6	68,760	-	-	-	-
Local Admin.....	52	33,817	-	-	-	-	52	33,817	-	-

TABLE 2

Employer Contribution to Major Medical Plans in Ontario
Collective Agreements Covering 200 or more Employees, by Industry, April 1976

Industry	Total with Provi- sion for Major Medical Plans		Proportion of Premium Paid by Employer			
			100%		Other	
	Agrts	Empls	Agrts	Empls	Agrts	Empls
All Industries.....	554	497,923	361	338,559	193	159,364
Manufacturing.....	290	173,904	245	152,968	45	20,936
Food, Beverages.....	31	16,185	25	14,057	6	2,128
Tobacco.....	3	1,423	3	1,423	-	-
Rubber, Plastics.....	17	9,546	17	9,546	-	-
Leather.....	5	2,102	5	2,102	-	-
Textiles.....	16	6,335	6	2,318	10	4,017
Knitting Mills.....	1	300	1	300	-	-
Clothing.....	-	-	-	-	-	-
Wood.....	3	667	3	667	-	-
Furniture, Fixtures.....	9	3,233	7	2,691	2	542
Paper.....	24	10,423	24	10,423	-	-
Printing, Publishing....	7	5,310	1	224	6	5,086
Primary Metals.....	14	17,492	11	16,722	3	770
Fabricated Metals.....	33	11,539	31	11,119	2	420
Machinery.....	16	6,544	14	6,141	2	403
Transportation Equip....	25	28,609	24	28,271	1	338
Electrical Products.....	41	33,436	35	30,969	6	2,467
Non-Metallic Minerals...	16	7,720	14	7,059	2	661
Petroleum, Oil.....	2	1,147	-	-	2	1,147
Chemicals.....	13	6,084	11	4,197	2	1,887
Miscellaneous Mfg.....	14	5,809	13	4,739	1	1,070
Non-Manufacturing...	264	324,019	116	185,591	148	138,428
Forestry.....	2	1,787	2	1,787	-	-
Mining, Quarrying.....	8	3,738	5	2,295	3	1,443
Transportation.....	12	13,493	8	9,126	4	4,367
Storage.....	1	225	-	-	1	225
Communications.....	8	35,687	5	29,541	3	6,146
Electric, Gas, Water....	11	18,962	11	18,962	-	-
Wholesale Trade.....	4	1,256	4	1,256	-	-
Retail Trade.....	10	16,007	9	15,620	1	387
Finance, Insurance, Real Estate.....	1	501	-	-	1	501
Education.....	50	24,519	16	5,439	34	19,080
Health, Welfare.....	50	18,700	3	943	47	17,757
Recreational Services...	1	234	1	234	-	-
Management Services.....	6	2,369	2	537	4	1,832
Personal Services.....	2	1,172	1	800	1	372
Miscellaneous Services..	1	321	-	-	1	321
Federal Admin.....	48	85,997	-	-	48	85,997
Provincial Admin.....	6	68,760	6	68,760	-	-
Local Admin.....	43	30,291	43	30,291	-	-

TABLE 3

Deductible Paid by Employee in Major Medical Plans in Ontario Collective Agreements,
Covering 200 or More Employees, by Industry, April 1976

Industry	Total with Provisions for Major Medical Plans		Amount of Deductible Paid by Employee							
	Agrts	Empls	None		\$25 Single \$50 Family		\$10 Single \$20 Family		Other	
			Agrts	Empls	Agrts	Empls	Agrts	Empls	Agrts	Empls
All Industries	554	497,923	73	101,354	130	106,319	173	106,152	178	184,098
Manufacturing	290	173,904	47	24,461	66	41,414	87	41,566	90	66,463
Food, Beverages	31	16,185	2	1,444	7	4,783	11	5,562	11	4,396
Tobacco	3	1,423	3	1,423	-	-	-	-	-	-
Rubber, Plastics	17	9,546	13	8,101	1	200	2	835	1	410
Leather	5	2,102	-	-	3	1,390	-	-	2	712
Textiles	16	6,335	-	-	5	2,977	8	2,565	3	793
Knitting Mills	1	300	-	-	-	-	1	300	-	-
Clothing	-	-	-	-	-	-	-	-	-	-
Wood	3	667	-	-	2	467	1	200	-	-
Furniture, Fixtures	9	3,233	2	598	1	312	3	1,344	5	979
Paper	24	10,423	2	467	10	5,250	2	820	10	3,886
Printing, Publishing	7	5,310	5	4,776	-	-	1	224	1	310
Primary Metals	14	17,492	1	235	6	3,295	3	1,246	4	12,716
Fabricated Metals	33	11,539	5	1,287	6	2,597	8	2,786	14	4,869
Machinery	16	6,544	1	300	3	2,479	6	1,932	6	1,833
Transportation Equip.	25	28,609	7	3,264	4	2,171	5	2,644	9	20,530
Electrical Products	41	33,436	1	276	10	11,442	17	12,623	13	9,095
Non-Metallic Minerals ...	16	7,720	2	581	1	225	8	4,600	5	2,314
Petroleum, Oil	2	1,147	-	-	-	-	-	-	2	1,147
Chemicals	13	6,084	-	-	4	2,636	6	2,577	3	871
Miscellaneous Mfg.	14	5,809	3	1,709	3	1,190	5	1,308	3	1,602
Non-Manufacturing	264	324,019	26	76,893	64	64,905	86	64,586	88	117,635
Forestry	2	1,787	1	637	-	-	-	-	1	1,150
Mining, Quarrying	8	3,738	-	-	4	1,870	-	-	4	1,868
Transportation	12	13,493	1	658	3	1,017	2	6,800	6	5,018
Storage	1	225	-	-	-	-	-	-	1	225
Communications	8	35,687	-	-	5	29,541	-	-	3	6,146
Electric, Gas, Water	11	18,962	-	-	2	1,071	8	17,591	1	300
Wholesale Trade	4	1,256	1	300	-	-	-	-	3	956
Retail Trade	10	16,007	1	387	4	5,682	1	620	4	9,318
Finance, Insurance, Real Estate	1	501	-	-	-	-	1	501	-	-
Education	50	24,519	7	1,948	22	15,345	13	3,498	8	3,728
Health, Welfare	50	18,700	1	710	13	4,363	31	11,555	5	2,072
Recreational Services ...	1	234	-	-	-	-	-	-	1	234
Management Services	6	2,369	-	-	4	1,832	1	325	1	212
Personal Services	2	1,172	-	-	1	372	1	800	-	-
Miscellaneous Services ..	1	321	-	-	1	321	-	-	-	-
Federal Admin.	48	85,997	-	-	-	-	-	-	48	85,997
Provincial Admin.	6	68,760	6	68,760	-	-	-	-	-	-
Local Admin.	43	30,291	8	3,493	5	3,491	28	22,896	2	411

TABLE 4

Percentage of Expenses Reimbursed by Insurer* in Major Medical Plans in Ontario Collective Agreements, Covering 200 or More Employees, by Industry, April 1976.

	Total with Provi- sions for Major Medical Plans		Percentage Reimbursed by Insurer*					
			100 Per Cent		80 Per Cent		Other	
	Agrts	Empls	Agrts	Empls	Agrts	Empls	Agrts	Empls
All Industries	554	497,923	325	253,715	166	197,739	63	46,469
Manufacturing	290	173,904	178	98,392	76	50,437	36	25,075
Food, Beverages	31	16,185	14	7,048	11	4,806	6	4,331
Tobacco	3	1,423	1	646	-	-	2	777
Rubber, Plastics	17	9,546	16	9,136	-	-	1	410
Leather	5	2,102	1	380	2	1,040	2	682
Textiles	16	6,335	11	3,727	5	2,608	-	-
Knitting Mills	1	300	1	300	-	-	-	-
Clothing	-	-	-	-	-	-	-	-
Wood	3	667	3	667	-	-	-	-
Furniture, Fixtures ...	9	3,233	4	1,479	3	1,081	2	673
Paper	24	10,423	8	3,387	12	5,455	4	1,581
Printing, Publishing ..	7	5,310	4	3,102	1	310	2	1,898
Primary Metals	14	17,492	10	16,005	3	1,284	1	203
Fabricated Metals	33	11,539	22	7,739	9	3,204	2	596
Machinery	16	6,544	10	3,231	4	2,563	2	750
Transportation Equip...	25	28,609	14	6,945	10	20,564	1	1,100
Electrical Products ...	41	33,436	31	21,346	5	2,484	5	9,606
Non-Metallic Minerals .	16	7,720	14	6,905	2	815	-	-
Petroleum, Oil	2	1,147	1	797	-	-	1	350
Chemicals	13	6,084	6	3,248	6	2,636	1	200
Miscellaneous Mfg.....	14	5,809	7	2,304	3	1,587	4	1,918
Non-Manufacturing.	264	324,019	147	155,323	90	147,302	27	21,394
Forestry	2	1,787	2	1,787	-	-	-	-
Mining, Quarrying	8	3,738	4	1,870	4	1,868	-	-
Transportation	12	13,493	5	7,817	2	651	5	5,025
Storage	1	225	-	-	-	-	1	225
Communications	8	35,687	-	-	8	35,687	-	-
Electric, Gas, Water ..	11	18,962	11	18,962	-	-	-	-
Wholesale Trade	4	1,256	1	300	3	956	-	-
Retail Trade	10	16,007	-	-	10	16,007	-	-
Finance, Insurance, Real Estate	1	501	-	-	1	501	-	-
Education	50	24,519	31	10,876	8	3,321	11	10,322
Health, Welfare.....	50	18,700	45	16,574	2	820	3	1,306
Recreational Services .	1	234	-	-	1	234	-	-
Management Services ...	6	2,369	1	212	-	-	5	2,157
Personal Services	2	1,172	1	800	1	372	-	-
Miscellaneous Services	1	321	1	321	-	-	-	-
Federal Admin.....	48	85,997	-	-	48	85,997	-	-
Provincial Admin.....	6	68,760	6	68,760	-	-	-	-
Local Admin.....	43	30,291	39	27,044	2	888	2	2,359

*Note: After the deductible, if any, has been satisfied.

TABLE 5

Employer Contribution to Prescription Drug Plans in Ontario
Collective Agreements Covering 200 Employees or More, by Industry, April 1976

Industry	Total with Provisions for Drug Plans		Proportion of Premium Paid by Employer			
			100%		Other	
	Agrts	Empls	Agrts	Empls	Agrts	Empls
All Industries	193	192,999	155	175,956	38	17,043
Manufacturing	132	128,725	118	120,978	14	7,747
Food, Beverages	10	4,664	8	4,078	2	586
Tobacco	-	-	-	-	-	-
Rubber, Plastics	1	215	1	215	-	-
Leather	3	912	2	712	1	200
Textiles	6	2,522	4	2,058	2	464
Knitting Mills	-	-	-	-	-	-
Clothing	3	3,338	1	242	2	3,096
Wood	5	1,452	2	773	3	679
Furniture, Fixtures	2	722	1	275	1	447
Paper	4	1,978	3	1,055	1	923
Printing, Publishing	-	-	-	-	-	-
Primary Metals	14	14,924	14	14,924	-	-
Fabricated Metals	21	6,885	20	6,496	1	389
Machinery	9	9,279	9	9,279	-	-
Transportation Equip.....	34	72,397	34	72,397	-	-
Electrical Products	14	6,359	14	6,359	-	-
Non-Metallic Minerals	2	1,340	2	1,340	-	-
Petroleum, Oil	-	-	-	-	-	-
Chemicals	1	200	1	200	-	-
Miscellaneous Mfg.....	3	1,538	2	575	1	963
Non-Manufacturing	61	64,274	37	54,978	24	9,296
Forestry	10	4,390	-	-	10	4,390
Mining, Quarrying	10	21,391	7	20,040	3	1,351
Transportation	3	1,447	1	800	2	647
Storage	-	-	-	-	-	-
Communications	-	-	-	-	-	-
Electric, Gas, Water	2	542	2	542	-	-
Wholesale Trade	3	912	3	912	-	-
Retail Trade	11	28,413	11	28,413	-	-
Finance, Insurance, Real Estate	-	-	-	-	-	-
Education	3	1,358	2	642	1	716
Health, Welfare	12	3,273	4	1,081	8	2,192
Recreational Services	-	-	-	-	-	-
Management Services	-	-	-	-	-	-
Personal Services	1	337	1	337	-	-
Miscellaneous Services	-	-	-	-	-	-
Federal Admin.....	-	-	-	-	-	-
Provincial Admin.....	-	-	-	-	-	-
Local Admin.....	6	2,211	6	2,211	-	-

TABLE 6

Deductible Paid by Employee in Prescription Drug Plans in Ontario
Collective Agreements, Covering 200 or More Employees, by Industry, April 1976

	Total with Provisions for Drug Plans		Amount of Deductible Paid by Employee					
			35¢ Per Prescription		Dollar Amount Per Year		Other	
	Agrts	Empls	Agrts	Empls	Agrts	Empls	Agrts	Empls
All Industries	193	192,999	68	96,663	33	29,207	92	67,129
Manufacturing	132	128,725	54	74,293	22	14,682	56	39,750
Food, Beverages	10	4,664	2	1,858	1	201	7	2,605
Tobacco	-	-	-	-	-	-	-	-
Rubber, Plastics	1	215	1	215	-	-	-	-
Leather	3	912	2	712	1	200	-	-
Textiles	6	2,522	4	2,005	1	317	1	200
Knitting Mills	-	-	-	-	-	-	-	-
Clothing	3	3,338	-	-	-	-	3	3,338
Wood	5	1,452	2	522	-	-	3	930
Furniture, Fixtures ...	2	722	1	275	-	-	1	447
Paper	4	1,978	-	-	1	362	3	1,616
Printing, Publishing ..	-	-	-	-	-	-	-	-
Primary Metals	14	14,924	10	6,442	4	8,482	-	-
Fabricated Metals	21	6,885	4	1,316	7	2,231	10	3,338
Machinery	9	9,279	2	5,005	1	212	6	4,062
Transportation Equip ..	34	72,397	16	50,803	2	559	16	21,035
Electrical Products ...	14	6,359	9	4,940	1	265	4	1,154
Non-Metallic Minerals .	2	1,340	-	-	1	590	1	750
Petroleum, Oil	-	-	-	-	-	-	-	-
Chemicals	1	200	1	200	-	-	-	-
Miscellaneous Mfg	3	1,538	-	-	2	1,263	1	275
Non-Manufacturing	61	64,274	14	22,370	11	14,525	36	27,379
Forestry	10	4,390	-	-	-	-	10	4,390
Mining, Quarrying	10	21,391	4	18,808	1	500	5	2,083
Transportation.....	3	1,447	-	-	1	800	2	647
Storage	-	-	-	-	-	-	-	-
Communications	-	-	-	-	-	-	-	-
Electric, Gas, Water ..	2	542	-	-	1	212	1	330
Wholesale Trade	3	912	-	-	-	-	3	912
Retail Trade	11	28,413	-	-	3	11,678	8	16,735
Finance, Insurance, Real Estate	-	-	-	-	-	-	-	-
Education	3	1,358	2	1,134	-	-	1	224
Health, Welfare	12	3,273	5	1,347	4	998	3	928
Recreational Services .	-	-	-	-	-	-	-	-
Management Services ...	-	-	-	-	-	-	-	-
Personal Services	1	337	-	-	1	337	-	-
Miscellaneous Services	-	-	-	-	-	-	-	-
Federal Admin	-	-	-	-	-	-	-	-
Provincial Admin	-	-	-	-	-	-	-	-
Local Admin	6	2,211	3	1,081	-	-	3	1,130

TABLE 7

Employer Contribution to Dental Plans in Ontario Collective Agreements,
Covering 200 or More Employees, by Industry, April 1976

Industry	Total with Provisions for Dental Plans		Proportion of Premium Paid by Employer			
			100%		Other	
	Agrts	Empls	Agrts	Empls	Agrts	Empls
All Industries	216	211,110	159	163,722	57	47,388
Manufacturing	126	115,189	106	104,642	20	10,547
Food, Beverages	15	5,709	10	3,967	5	1,742
Tobacco	1	491	-	-	1	491
Rubber, Plastics	1	410	1	410	-	-
Leather	-	-	-	-	-	-
Textiles	1	595	1	595	-	-
Knitting Mills	-	-	-	-	-	-
Clothing	1	2,896	-	-	1	2,896
Wood	-	-	-	-	-	-
Furniture, Fixtures	2	722	1	275	1	447
Paper	6	2,260	2	985	4	1,275
Printing, Publishing	4	2,432	-	-	4	2,432
Primary Metals	16	26,435	15	26,182	1	253
Fabricated Metals	22	8,467	21	8,144	1	323
Machinery	9	9,123	9	9,123	-	-
Transportation Equip.	27	42,621	27	42,621	-	-
Electrical Products	13	9,947	12	9,487	1	460
Non-Metallic Minerals	4	2,098	4	2,098	-	-
Petroleum, Oil	-	-	-	-	-	-
Chemicals	2	555	2	555	-	-
Miscellaneous Mfg.	2	428	1	200	1	228
Non-Manufacturing	90	95,921	53	59,080	37	36,841
Forestry	10	4,390	10	4,390	-	-
Mining, Quarrying	13	22,773	11	22,132	2	641
Transportation	9	6,722	3	1,285	6	5,437
Storage	1	1,700	-	-	1	1,700
Communications	-	-	-	-	-	-
Electric, Gas, Water	9	17,237	8	17,022	1	215
Wholesale Trade	2	700	1	400	1	300
Retail Trade	16	32,332	7	9,462	9	22,870
Finance, Insurance, Real Estate	-	-	-	-	-	-
Education	12	4,244	4	1,406	8	2,838
Health, Welfare	-	-	-	-	-	-
Recreational Services	-	-	-	-	-	-
Management Services	-	-	-	-	-	-
Personal Services	-	-	-	-	-	-
Miscellaneous Services ...	-	-	-	-	-	-
Federal Admin.	-	-	-	-	-	-
Provincial Admin.	-	-	-	-	-	-
Local Admin.	18	5,823	9	2,983	9	2,840

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